

Fill in this information to identify the case:

Debtor Name Gary L. Fleming Sr.

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number: 19-20486-TPA

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: February

Date report filed: 03/29/2019
MM / DD / YYYY

Line of business: Life Insurance Sales

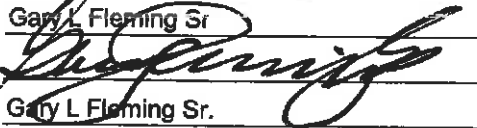
NAISC code: 524210

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Gary L. Fleming Sr.

Original signature of responsible party



Printed name of responsible party

Gary L. Fleming Sr.

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Gary L. Fleming Sr.

Case number 19-20486-TPA

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 220.55

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 8,433.94

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 8,633.88

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -199.94

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 20.61

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 1,028.44

Debtor Name Gary L. Fleming Sr.

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 1
27. What is the number of employees as of the date of this monthly report? 1

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A	—	Column B	=	Column C
	Projected		Actual		Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u> </u>	—	\$ <u> </u>	=	\$ <u> </u>
33. Cash disbursements	\$ <u> </u>	—	\$ <u> </u>	=	\$ <u> </u>
34. Net cash flow	\$ <u> </u>	—	\$ <u> </u>	=	\$ <u> </u>
35. Total projected cash receipts for the next month:					\$ <u>8,000.00</u>
36. Total projected cash disbursements for the next month:					\$ <u>8,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>0.00</u>

Debtor Name Gary L. Fleming Sr.

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

10:07 PM
03/18/19
Accrual Basis

Gary L Fleming CLU
Transaction Detail by Account
February 6 - 28, 2019

Type	Date	Num	Name	Memo	Amount	Balance
Exhibit C KeyBank Office 0259						
Deposit	02/06/2019	DEP	American General	Deposit	4,476.09	220.55
Deposit	02/06/2019	DEP	Bright House Life	Deposit	0.48	4,696.04
			Transfer from Trust for payroll			4,697.12
Deposit	02/12/2019	DEP	Trans Life Insurance	Deposit	1,249.90	5,947.02
Deposit	02/19/2019	DEP	Genworth		4.88	5,951.90
Deposit	02/19/2019	DEP	Unum Life		116.18	6,068.08
Transfer	02/20/2019	TRANS	Sun Life Assurance	Deposit	53.77	6,121.85
Deposit	02/20/2019	DEP	Voya Fin	Funds Transfer	49.69	6,171.54
			Transfer from Trust for payroll	Deposit	1,000.00	7,171.54
Deposit	02/27/2019	DEP	PAC Life	Deposit	17.83	7,189.37
				Deposit	1,460.12	8,649.49
					5.00	8,654.49
Exhibit D KeyBank Office 0259						
Transfer	02/06/2019	TRANS		Funds Transfer	8,433.94	
Check	02/08/2019	ACH	Payroll Shoppe	Payroll 1/20 to 02/02	(4,000.00)	4,654.49
Check	02/11/2019	ACH	Costco Gas		(1,249.90)	3,404.59
Check	02/11/2019	ACH	Bufano's Hair		(12.51)	3,392.08
Check	02/12/2019	ACH	Safra's Supermarket		(32.00)	3,360.08
Check	02/14/2019	ACH			(17.35)	3,342.73
Check	02/15/2019	ACH	The Hartford		(600.00)	2,742.73
Check	02/15/2019	ACH	Costco Gas		(21.25)	2,721.48
Check	02/15/2019	FEE	Key Bank		(35.61)	2,685.87
Check	02/20/2019	ACH	Costco Gas		(38.50)	2,647.37
Check	02/20/2019	ACH	Costco Gas		(12.25)	2,635.12
Check	02/20/2019	ACH	Costco Gas		(24.11)	2,611.01
Check	02/22/2019	ACH	Payroll Shoppe	Payroll 02/03 to 02/16	(800.00)	1,811.01
Check	02/25/2019	ACH	Costco Gas		(1,460.12)	350.89
Check	02/25/2019	ACH	Safra's Supermarket		(10.20)	340.69
Check	02/25/2019	ACH	Costco		(24.47)	316.22
Check	02/25/2019	ACH			(92.44)	223.78
Check	02/27/2019	ACH	The Hartford	Audit Adj	(200.00)	23.78
					(3.17)	20.61
Total KeyBank Office 0259					(8,633.86)	

11:43 AM
03/16/19

Gary L Fleming CLU
Reconciliation Detail
KeyBank Office 0259, Period Ending 03/14/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						697.12
Cleared Transactions						
Checks and Payments - 25 items						
Check	02/11/2019	ACH	Bufano's Hair	X	-32.00	-32.00
Check	02/11/2019	ACH	Costco Gas	X	-12.51	-44.51
Check	02/12/2019	ACH	Safran's Supermarket	X	-17.35	-61.86
Check	02/14/2019	ATM		X	-600.00	-661.86
Check	02/15/2019	FEE	Key Bank	X	-38.50	-700.36
Check	02/15/2019	ACH	Costco Gas	X	-35.61	-735.97
Check	02/15/2019	ACH	The Hartford	X	-21.25	-757.22
Check	02/20/2019	ATM		X	-800.00	-1,557.22
Check	02/20/2019	ACH	Costco Gas	X	-24.11	-1,581.33
Check	02/20/2019	ACH	Costco Gas	X	-12.25	-1,593.58
Check	02/25/2019	ATM		X	-200.00	-1,793.58
Check	02/25/2019	ACH	Costco	X	-92.44	-1,886.02
Check	02/25/2019	ACH	Safran's Supermarket	X	-24.47	-1,910.49
Check	02/25/2019	ACH	Costco Gas	X	-10.20	-1,920.69
Check	02/27/2019	ACH	The Hartford	X	-3.17	-1,923.86
Transfer	03/05/2019	TRANS		X	-100.00	-2,023.86
Check	03/08/2019	ACH	Bufano's Hair	X	-32.00	-2,055.86
Check	03/08/2019	ACH	Get Go	X	-24.46	-2,080.32
Check	03/08/2019	ACH	Dollar Tree	X	-10.49	-2,090.81
Check	03/11/2019	ATM		X	-200.00	-2,290.81
Check	03/11/2019	ACH	Globe Car Wash	X	-62.38	-2,353.19
Check	03/12/2019	ATM		X	-200.00	-2,553.19
Check	03/12/2019	ACH	Sheetz	X	-21.42	-2,574.61
Check	03/13/2019	ACH	Mt Lebanon Parking	X	-2.50	-2,577.11
Check	03/14/2019	ACH	The Hartford	X	-21.22	-2,598.33
Total Checks and Payments					-2,598.33	-2,598.33
Deposits and Credits - 15 items						
Deposit	02/12/2019	DEP	Trans Life Insurance	X	4.88	4.88
Deposit	02/19/2019	DEP	Sun Life Assurance	X	49.69	54.57
Deposit	02/19/2019	DEP	Unum Life	X	53.77	108.34
Deposit	02/19/2019	DEP	Genworth	X	116.18	224.52
Deposit	02/20/2019	DEP	Voya Fin	X	17.83	242.35
Transfer	02/20/2019	TRANS		X	1,000.00	1,242.35
Deposit	02/27/2019	DEP	PAC Life	X	5.00	1,247.35
Deposit	03/01/2019	DEP	Sun Life Assurance	X	4.46	1,251.81
Deposit	03/04/2019	DEP	Jackson National Co...	X	0.17	1,251.98
Deposit	03/05/2019	DEP	Voya Fin	X	8.45	1,260.43
Deposit	03/05/2019	DEP	American General	X	170.10	1,430.53
Deposit	03/06/2019	DEP	Brighthouse Life	X	0.48	1,431.01
Deposit	03/06/2019	DEP	American General	X	482.88	1,913.89
Deposit	03/12/2019	DEP	Trans Life Insurance	X	4.88	1,918.77
Deposit	03/12/2019	DEP	Voya Fin	X	9.10	1,927.87
Total Deposits and Credits					1,927.87	1,927.87
Total Cleared Transactions					-670.46	-670.46
Cleared Balance					-670.46	26.66
Register Balance as of 03/14/2019					-670.46	26.66
Ending Balance					-670.46	26.66

Beginning Balance
Checks
Deposits
Balance 2/28/19

\$ 697.12
<1,923.86>
1,247.35
\$ 20.61



KeyBank
P.O. Box 83885
Cleveland, OH 44101-5885

Business Banking Statement
February 28, 2019
page 1 of 3



844333.7-11 233834-438.1

638 1 AV 0.383 T2 P1 AUTO X 292 00000 R EM T1 112338834

GARY L FLEMING
NANCY J QUAYE
520 THORN ST
SEWICKLEY PA 15143-1533

405810259

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GARY L FLEMING
NANCY J QUAYE

Beginning balance 1-31-19	\$27.57
14 Additions	+5,916.90
15 Subtractions	-5,885.38
Net fees and charges	-38.50
Ending balance 2-28-19	\$20.61

Additions

Deposits	Date	Serial #	Source	
	2-1		Direct Deposit, Sun Life Assuransun Life	\$4.46
	2-5		Direct Deposit, Voya Fin 754 Rlisg	8.42
	2-5		Direct Deposit, Voya Fin 754 Rlisg	37.07
	2-5		Direct Deposit, American Generalxxxxxxxxxx	45.09
	2-5		Direct Deposit, Unum Life Ins Cocomm Paymt	97.94
	2-6		Direct Deposit, Brighthouse Lifeach Item	0.48
	2-6		Direct Deposit, American Generalxxxxxxxxxx	4,476.09
	2-12		Direct Deposit, Trans Life Ins Tlic Cr	4.88
	2-19		Direct Deposit, Sun Life Assuransun Life	49.69
	2-19		Direct Deposit, Unum Life Ins Cocomm Paymt	53.77
	2-19		Direct Deposit, Genworth Lf-Ltdcomm-Pmt	116.18
	2-20		Direct Deposit, Voya Fin 754 Rlisg	17.83
	2-20		Internet Trf Fr DDA 0000000105457285 3290	1,000.00
	2-27		Direct Deposit, Pac Life Comm Pr Payment	5.00
			Total additions	\$5,916.90

Subtractions

Withdrawals	Date	Serial #	Location	
	2-6		Withdrawal Branch 0265 Pennsylvania	\$4,000.00
	2-11		POS Exa Bufano'S Hair Moon Twp. PA	32.00

Business Banking Statement
February 28, 2019
page 2 of 3

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Subtractions
(con't)

<i>Withdrawals Date</i>	<i>Serial #</i>	<i>Location</i>	
2-11		POS Mac Costco Gas #033 Pittsburgh PA	12.51
2-12		POS Exa Safran'S Super Sewickley PA	17.35
2-14		Withdrawal Branch 0265 Pennsylvania	600.00
2-15		POS Mac Costco Gas #032 Cranberry PA	35.61
2-15		Direct Withdrawal, The Hartford Pacerpyric	21.25
2-20		POS Mac Costco Gas #032 Cranberry PA	24.11
2-20		ATM Key 400 Broad St Sewickley PA	800.00
2-22		POS Mac Costco Gas #032 Cranberry PA	12.25
2-25		POS Exa Safran'S Super Sewickley PA	24.47
2-25		ATM Key 400 Broad St Sewickley PA	200.00
2-25		POS Mac Costco Gas #033 Pittsburgh PA	10.20
2-25		POS Mac Costco Whse #0 Pittsburgh PA	92.44
2-28		Direct Withdrawal, The Hartford Pacerpyric	3.17
Total subtractions			\$5,885.36

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
2-15-19	Tier 2 Overdraft Item Charge	1	38.50	-\$38.50
2-28-19	Paper Statement Fee	1	3.00	-3.00
2-28-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges assessed this period				-\$38.50

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Gary L. Fleming, Sr.

Case No. 19-20486-TPA

Reporting Period: February 6-28, 2019

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	X	
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals		X	
Copies of tax returns filed during reporting period		X	
Summary of Unpaid Postpetition Debts	MOR- 4	X	
Debtor Questionnaire	MOR- 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

3-29-19
Date

Signature of Joint Debtor

Date


Signature of Preparer

3/29/19
Date

John Helt
Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: February 6-28, 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month <u>Feb 6</u>	<u>2936</u>	<u>2936</u>
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	<u>16</u>	<u>16</u>
Alimony and Child Support		
Social Security and Pension Income	<u>2,337</u>	<u>2,337</u>
Sale of Assets		
Other Income (attach schedule)	<u>9,359</u>	<u>9,359</u>
Total Receipts	<u>11,712</u>	<u>11,712</u>
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance	<u>327</u>	<u>327</u>
Auto Expense	<u>449</u>	<u>449</u>
Lease Payments	<u>23</u>	<u>23</u>
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses	<u>468</u>	<u>468</u>
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	<u>76</u>	<u>76</u>
Gifts	<u>6646</u>	<u>6646</u>
Other (attach schedule)	<u>1940</u>	<u>1940</u>
Total Ordinary Disbursements	<u>9929</u>	<u>9929</u>
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	<u>9,929</u>	<u>9,929</u>
Net Cash Flow (Total Receipts - Total Disbursements)	<u>1,783</u>	<u>1,783</u>
Cash - End of Month (Must equal reconciled bank statement)	<u>4,719</u>	<u>4,719</u>

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: February 6-28, 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Commission Income	26	26
Transfer from business	4000	4000
Rental Payment	1000	1000
Receivable from Brian Myler	4333	4333
Other Taxes		
Other Ordinary Disbursements		
Net Cash Expenses	1,940	1,940
Other Reorganization Expenses		

4:53 PM

03/16/19

Gary L Fleming CLU
Reconciliation Detail
PNC 4217, Period Ending 02/22/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,062.85
Cleared Transactions						
Checks and Payments - 17 items						
Check	02/06/2019	ATM		X	-1,000.00	-1,000.00
Check	02/07/2019	PayPal	Celeste Robl	X	-2,058.30	-3,058.30
Check	02/07/2019	PayPal	Celeste Robl	X	-669.15	-3,727.45
Check	02/11/2019	ACH	Netflix	X	-11.76	-3,739.21
Check	02/13/2019	Debit	Amazon Prime	X	-126.14	-3,865.35
Check	02/15/2019	PayPal	Celeste Robl	X	-514.80	-4,380.15
Check	02/19/2019	Debit	Neimus Marcus	X	-496.08	-4,876.23
Bill Pmt -Check	02/19/2019		Erie Insurance Grou...	X	-449.00	-5,325.23
Check	02/19/2019	DEBIT	Neimus Marcus	X	-408.10	-5,733.33
Bill Pmt -Check	02/19/2019		Duquesne Light 604	X	-246.63	-5,979.96
Check	02/19/2019	ATM		X	-200.00	-6,179.96
Check	02/19/2019	ACH	Costco	X	-43.21	-6,223.17
Check	02/19/2019	ACH	Amazon Music	X	-8.47	-6,231.64
Check	02/20/2019	ACH	Rite Aid	X	-100.00	-6,331.64
Check	02/21/2019	PayPal	Celeste Robl	X	-1,235.10	-7,566.74
Check	02/21/2019	PayPal	Celeste Robl	X	-514.80	-8,081.54
Check	02/22/2019	FEE	PNC Bank	X	-25.00	-8,106.54
Total Checks and Payments					-8,106.54	-8,106.54
Deposits and Credits - 9 items						
Deposit	02/06/2019	DEP	John Hancock USA	X	5.18	5.18
Transfer	02/06/2019	TRANS		X	4,000.00	4,005.18
Deposit	02/14/2019	ATM		X	500.00	4,505.18
Deposit	02/19/2019			X	1,000.00	5,505.18
Deposit	02/20/2019	ATM		X	100.00	5,605.18
Deposit	02/21/2019	DEP	John Hancock USA	X	7.62	5,612.80
Deposit	02/21/2019	ATM		X	460.00	6,072.80
Deposit	02/22/2019	INT		X	0.01	6,072.81
Deposit	02/22/2019	DEP		X	4,333.33	10,406.14
Total Deposits and Credits					10,406.14	10,406.14
Total Cleared Transactions					2,299.60	2,299.60
Cleared Balance					2,299.60	4,362.45
Register Balance as of 02/22/2019					2,299.60	4,362.45 *
New Transactions						
Checks and Payments - 10 items						
Check	03/05/2019	200	Farmer's National		-354.00	-354.00
Bill Pmt -Check	03/07/2019	199	Toyota Financial Le...		-801.28	-1,155.28
Bill Pmt -Check	03/07/2019	231	Economy Heating & ...		-369.38	-1,524.66
Bill Pmt -Check	03/07/2019	229	Duquesne Light 604		-264.03	-1,788.69
Bill Pmt -Check	03/07/2019	232	Verizon		-212.94	-2,001.63
Bill Pmt -Check	03/07/2019	227	Columbia Gas - 520 ...		-166.00	-2,167.63
Bill Pmt -Check	03/07/2019	226	Verizon Wireless		-124.55	-2,292.18
Bill Pmt -Check	03/07/2019	228	Duquesne Light - 52...		-62.11	-2,354.29
Bill Pmt -Check	03/07/2019	230	Ambridge Do It Best...		-51.51	-2,405.80
Check	03/11/2019	208	Duquesne Light - 52...		-66.97	-2,472.77
Total Checks and Payments					-2,472.77	-2,472.77
Deposits and Credits - 2 items						
Deposit	03/02/2019				1,500.00	1,500.00
Check	03/06/2019	1034			1,250.52	2,750.52
Total Deposits and Credits					2,750.52	2,750.52
Total New Transactions					277.75	277.75
Ending Balance					2,577.35	4,640.20

Performance Select Statement

PNC Bank



For the period 01/25/2019 to 02/22/2019

GARY L FLEMING #19-20486
DEBTOR IN POSSESSION
520 THORN ST
SEWICKLEY PA 15143-1533

Primary account number: 10-5207-4217
Page 1 of 4

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign-on to
 PNC Bank Online Banking at pnc.com
For customer service call 1-888-PNC-BANK
Monday - Friday: 7 AM - 10 PM ET
Saturday & Sunday: 8 AM - 5 PM ET
Para servicio en español, 1-888-HOLA-PNC
Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service
PO Box 609
Pittsburgh, PA 15230-9738
 Visit us at pnc.com
 TDD text: 1-800-631-1648
For hearing impaired clients only

Watch Out for Text Scams

Be careful of unexpected text messages that may appear to come from PNC, asking you to follow links or provide personal information. PNC will never ask you to click a link in a text message to provide personal or account information. If you think you may have responded to a fraudulent text, immediately change your PNC passwords, then contact us at 1-800-762-2035.

Performance Select

Interest Checking Account Summary

Account number: 10-5207-4217

GARY L FLEMING #19-20486
Debtor In Possession

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
767.62	15,194.45	11,599.62	4,362.45
		Average monthly balance	Charges and fees
		2,041.77	98.54

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
1	15	5
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
13	13	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	29	1,977.42	.01

As of 02/22, a total of \$.01 in interest was paid this year.

Performance Select Statement

For 24-hour information, sign on to PNC Bank Online Banking
at pnc.com

For the period 01/25/2019 to 02/22/2019
GARY L FLEMING #19-20486
Primary account number: 10-5207-4217
Page 2 of 4

Account Number: 10-5207-4217 - continued

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Item Fees (OD)	.00	324.00
Total Continuous Overdraft Fees (COD)	.00	14.00
Total Overdraft Fees	.00	338.00
Total Returned Item Fees (NSF)	.00	72.00
Total NSF/OD Refunds	108.00	338.00

Activity Detail

Deposits and Other Additions

There were 22 Deposits and Other Additions totaling \$15,194.45.

Date	Amount	Description
01/25	1,022.00	ATM Deposit 4010 Beaver St Sewickley PA
01/28	142.77	ATM Deposit 4010 Beaver St Sewickley PA
01/30	1,000.00	ATM Deposit 4010 Beaver St Sewickley PA
01/30	600.00	ATM Deposit 4010 Beaver St Sewickley PA
02/01	1.50	International POS Fee Vis 123 Refund Gb
		EFFECTIVE 01-02-19
02/01	1.50	International POS Fee Vis 120 Refund Gb
		EFFECTIVE 12-03-18
02/01	36.00	OD Fee Ck# 193 Refund
		EFFECTIVE 12-24-18
02/01	36.00	OD Fee Ck# 202 Refund
		EFFECTIVE 12-19-18
02/01	9.54	Item Fee Refund
02/01	2,900.00	ATM Deposit 4010 Beaver St Sewickley PA
02/04	3.00	Service Charge Refund
02/04	36.00	OD Fee Refund
02/06	5.18	Direct Deposit - Agency/ind
		JOHN HANCOCK USA 0239661
02/06	2,000.00	ATM Deposit 4010 Beaver St Sewickley PA
02/06	1,000.00	ATM Deposit 4010 Beaver St Sewickley PA
02/14	500.00	ATM Deposit 4010 Beaver St Sewickley PA
02/20	1,000.00	ATM Deposit 4010 Beaver St Sewickley PA
02/20	100.00	ATM Deposit 4010 Beaver St Sewickley PA
02/21	7.62	Direct Deposit - Agency/ind
		JOHN HANCOCK USA 0239661
02/21	460.00	ATM Deposit 4010 Beaver St Sewickley PA
02/22	4,333.33	Deposit Reference No. 031975851
02/22	.01	Interest Payment

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number
198	246.63	02/19	070579804

There is 1 check listed totaling \$246.63.

Performance Select Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

For the period 01/25/2019 to 02/22/2019

GARY L FLEMING #19-20486

Primary account number: 10-5207-4217

Page 3 of 4

Account Number: 10-5207-4217 - continued

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description	
01/25	1,325.00	0688 Debit Card Purchase Neiman Marcus #23	There was 1 Banking Machine Withdrawal totaling \$200.00.
01/28	17.94	0688 Debit Card Purchase Product Hanger Qty Car	There were 5 Debit Card/Bank card PIN POS purchases totaling \$446.17.
01/28	200.00	POS Purchase Rite Aid Store Sewickley PA	There were 16 other Banking Machine/Debit Card deductions totaling \$10,232.82.
01/28	12.93	POS Purchase Costco Gas #03 Pittsburgh PA	
01/28	90.03	POS Purchase Costco Whole #0 Pittsburgh PA	
01/30	25.00	0688 Debit Card Purchase Nra Membership Intars	
01/30	43.28	0688 Debit Card Purchase Heritagevalleysewickley	
02/01	1,749.60	0688 Debit Card Purchase Paypal *Visa Money Tra	
02/04	1,029.30	0688 Debit Card Purchase Paypal *Visa Money Tra	
02/07	669.15	0688 Debit Card Purchase Paypal *Celesterobl	
02/07	2,058.30	0688 Debit Card Purchase Paypal *Celesterobl	
02/11	11.76	N0209 0688 Payment Netflix.Com Netflix.Com	
02/13	126.14	0688 Recurring Debit Card Amazon Prime	
02/15	514.80	0688 Debit Card Purchase Paypal *Celesterobl	
02/19	408.10	0688 Debit Card Purchase Neiman Marcus #23	
02/19	496.08	0688 Debit Card Purchase Netman Marcus #23	
02/19	43.21	POS Purchase Costco Whole #0 Cranberry Tp PA	
02/19	8.47	0688 Debit Card Purchase Amazon Music*M12Vm8Ed0	
02/19	200.00	ATM Withdrawal 4010 Beaver St Sewickley PA	
02/20	100.00	POS Purchase Rite Aid Store Sewickley PA	
02/21	1,235.10	0688 Debit Card Purchase Paypal *Celesterobl	
02/22	514.80	0688 Debit Card Purchase Paypal *Celesterobl	

Online and Electronic Banking Deductions

Date	Amount	Description
02/20	449.00	Payment,E-Check 1256038677 Erie Insurance 0197

There was 1 Online or Electronic Banking Deduction totaling \$449.00.

Other Deductions

Date	Amount	Description	Type	Ld
02/22	25.00	Calculated Service Charge		

There was 1 Other Deduction totaling \$25.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
01/25	484.62	02/01	3,053.15	02/07	2,340.58	02/14	2,702.68
01/28	286.49	02/04	2,062.85	02/11	2,328.82	02/15	2,187.88
01/30	1,818.21	02/06	5,088.03	02/13	2,202.68	02/19	785.39

Daily Balance Detail continued on next page

Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
at pnc.com

For the period 01/25/2019 to 02/22/2019

GARY L FLEMING #19-20486

Primary account number: 10-5207-4217

Page 4 of 4

Account Number: 10-5207-4217 - continued

Daily Balance Detail - continued

Date	Balance	Date	Balance	Date	Balance
02/20	1,336.39	02/21	566.91		
		02/22	4,362.45		

PERFORMANCE SELECT - Service Charge Explanation

Account type	Account number	Balance type	As of	Balance	
Interest Checking	10C-1000K-4217	This Cycle Avg Balance	02/22	2,042.63	These accounts were reviewed to meet the balance requirements of your Performance Select Account. Since balance requirements were not met this month, a \$25.00 fee was deducted from this account.

Note: The average balance shown was calculated before the service charge was deducted from your account.

12:21 PM

03/16/19

Gary L Fleming CLU
Reconciliation Detail
KeyBank Personal 7285, Period Ending 02/28/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						4,039.24
Cleared Transactions						
Checks and Payments - 23 items						
Transfer	02/01/2019	TRANS		X	-3,000.00	-3,000.00
Check	02/01/2019	ACH	Rite Aid	X	-67.41	-3,067.41
Check	02/01/2019	ACH	Safra's Supermarket	X	-17.32	-3,084.73
Check	02/04/2019	ACH	Giant Eagle	X	-45.21	-3,129.94
Check	02/04/2019	ACH	Costco	X	-28.66	-3,158.60
Check	02/04/2019	ACH	Costco Gas	X	-7.75	-3,166.35
Check	02/07/2019	ACH	Telecheck	X	-717.80	-3,884.15
Check	02/07/2019	ACH	Costco	X	-71.90	-3,956.05
Check	02/07/2019	ACH	Costco Gas	X	-23.28	-3,979.33
Check	02/15/2019	ACH	Neimus Marcus	X	-31.80	-4,011.13
Transfer	02/20/2019			X	-1,000.00	-5,011.13
Check	02/20/2019	ATM		X	-300.00	-5,311.13
Check	02/20/2019	FEE	Key Bank	X	-38.50	-5,349.63
Check	02/21/2019	ATM		X	-500.00	-5,849.63
Check	02/26/2019	ACH	424 Walnut	X	-76.20	-5,925.83
Bill Pmt -Check	02/28/2019		Sewickley Water & ...	X	-119.74	-6,045.57
Check	02/28/2019	ACH	MunicipalPay LLC	X	-3.17	-6,048.74
Check	03/01/2019	ATM		X	-200.00	-6,248.74
Check	03/01/2019	ACH	Sheetz	X	-44.04	-6,292.78
Check	03/04/2019	ATM		X	-480.00	-6,772.78
Check	03/04/2019	ACH	Nespresso	X	-110.00	-6,882.78
Check	03/04/2019	FEE	Key Bank	X	-38.50	-6,921.28
Check	03/04/2019	ACH	Lulu	X	-14.12	-6,935.40
Total Checks and Payments					-6,935.40	-6,935.40
Deposits and Credits - 6 items						
Deposit	02/19/2019	DEP	Alliance Petrole	X	15.81	15.81
Deposit	02/20/2019	DEP	Lincoln National Life	X	12.90	28.71
Deposit	02/20/2019	DEP		X	2,337.10	2,365.81
Deposit	02/28/2019	INT		X	0.02	2,365.83
Transfer	03/01/2019	TRANS		X	500.00	2,865.83
Transfer	03/05/2019	TRANS		X	100.00	2,965.83
Total Deposits and Credits					2,965.83	2,965.83
Total Cleared Transactions					-3,969.57	-3,969.57
Cleared Balance					-3,969.57	69.67
Register Balance as of 02/28/2019					-3,969.57	69.67
Ending Balance					-3,969.57	69.67

Beginning Balance \$ 4039.24
 Checks <6048.74>
 Deposits 2,365.83
 Balance @ 2/28/19 \$ 356.33



P.O. Box 93885
Cleveland, OH 44101-5885

**Key Privilege
Account Statement**
February 28, 2019

31 T 2920 EM
GARY L FLEMING
NANCY J FLEMING
520 THORN ST
SEWICKLEY PA 15143-1533

Consolidated Account Snapshot

	<i>Value on 1/31</i>	<i>Value on 2/28</i>	<i>Change in value</i>
Checking & Savings	\$4,039.24	\$356.33	-\$3,682.91
Investments & Trust	0.00	0.00	0.00
Retirement	0.00	0.00	0.00
Total Assets	\$4,039.24	\$356.33	-\$3,682.91
Total Loans & Credit Balance	\$0.00	\$0.00	\$0.00

See Summary of Accounts on page 2 for more information.

How To Contact Us

CALL TOLL FREE

Key Privilege Client Services
1-800-336-4750

VIEW YOUR ACCOUNT ONLINE

www.key.com



Summary of Accounts

Key Privilege Account Statement February 1 - February 28, 2019

Asset Accounts

Checking and Savings	Account number	Last statement value	Total Account Value on 2/28	Income this period	Income year-to-date	Details on page
Key Privilege Checking	105457285	\$4,039.24	\$356.33	\$0.02	\$0.06	3
TOTAL ASSETS		\$4,039.24	\$356.33	\$0.02	\$0.06	

Current News



**Key Privilege
Account Statement**
GARY L FLEMING, NANCY J FLEMING
Account number: 105457285
February 1 - February 28, 2019

Account Summary

Account No. 105457285	Balance on 1/31	\$4,038.24
Account offered by KEYBANK NATIONAL ASSOCIATION	Deposits and other additions	2,365.83
Account held by GARY L FLEMING, NANCY J FLEMING	Checks paid	0.00
	Debit card/ATM withdrawals	2,010.24
	Other withdrawals	4,038.50
	Balance on 2/28	\$356.33
	Number of days this period	28

Please see the end of this statement for important legal information about this account.

How To Contact Us

Please send inquiries to:
P.O. Box 93885
Cleveland, OH 44101-5885, or
Call Key Privilege Client Services at:
1-800-336-4750

Sweep Investments Summary

FDIC Insured Deposits Description	Market value on 1/31	Market value on 2/28	Interest this period	Interest this year	Allocation sweeps in (%)	Annual % yield earned
Key Privilege Checking	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00
Investment Account (FDIC)	4,038.24	356.33	0.02	0.06	100	0.03
Total FDIC Insured deposits	\$4,038.24	\$356.33	\$0.02	\$0.06		
Total Account	\$4,038.24	\$356.33	\$0.02	\$0.06	100%	

Activity Detail

Deposits and Other Additions Date	Description	Amount
2/19	DIRECT DEPOSIT, ALLIANCE PETROLEPARTNER	\$15.81
2/20	DIRECT DEPOSIT, LINCOLN NAT LIFEFTPYMNT	12.90
2/20	DIRECT DEPOSIT, SSA TREAS 310 XXSOC SEC	2,337.10
2/28	INTEREST PAYMENT	0.02
Total Deposits and Other Additions		\$2,365.83



**Key Privilege
Account Statement**
GARY L FLEMING, NANCY J FLEMING
Account number: 105457285
February 1 - February 28, 2019

Activity Detail (continued)

Stop Payments				
Check number/range	Date	Issued	Expires	Amount
0-9999999999		10/9/18	4/9/19	\$70.00
0-9999999999		10/9/18	4/9/19	124.00
0-9999999999		10/9/18	4/9/19	194.00
0-9999999999		10/9/18	4/9/19	324.00
0-9999999999		10/9/18	4/9/19	400.00
0-9999999999		10/9/18	4/9/19	500.00
0-9999999999		10/9/18	4/9/19	501.00
0-9999999999		10/9/18	4/9/19	580.00
0-9999999999		10/9/18	4/9/19	801.28
0-9999999999		10/9/18	4/9/19	881.00
Debit Card/ATM Withdrawals				
Date	Description			Amount
2/1	POS	EXA SAFRAN'S SUPER	SEWICKLEY PA	\$17.32
2/1	POS	MAC RITE AID STORE	SEWICKLEY PA	67.41
2/4	POS	MAC COSTCO GAS #033	PITTSBURGH PA	7.75
2/4	POS	MAC COSTCO WHSE #0	PITTSBURGH PA	28.66
2/4	POS	EXA GIANT EAGLE #0	Coraopolis PA	45.21
2/7	TELECHECK	C-3 W 800-366-1046	CO USA	717.80
2/7	POS	MAC COSTCO GAS #032	CRANBERRY PA	23.28
2/7	POS	MAC COSTCO WHSE #0	CRANBERRY PA	71.90
2/15	NEWMAN MARCUS #	MCLEAN	VA USA	31.80
2/20	ATM	KEY 400 BROAD ST	SEWICKLEY PA	300.00
2/21	ATM	KEY 400 BROAD ST	SEWICKLEY PA	500.00
2/26		424 WALNUT	SEWICKLEY PA USA	76.20
2/28		MUNICIPAL LLC SE	PORTLAND ME USA	3.17
2/28		SEWICKLEY WATER	SEWICKLEY PA USA	119.74
Total Debit Card/ATM Withdrawals				\$2,010.24



**Key Privilege
Account Statement**
GARY L FLEMING, NANCY J FLEMING
Account number: 105457285
February 1 - February 28, 2019

Activity Detail *(continued)*

Other Withdrawals				
Date	Description	Charge	Amount	
2/1	WITHDRAWAL BRANCH 0265 PENNSYLVANIA			
2/20	INTERNET TRF TO DDA 0000000405810259 3290			\$3,000.00
2/20	RETURN CHG: DEBIT AMT 79.74			1,000.00
Total Other Withdrawals				38.50
				\$4,038.50

Aggregate Overdraft and Returned Item Fees	Total for this Period	Total Year-to-Date This Year	Total Year-to-Date Prior Year
Total Returned Item Fees	\$38.50	\$77.00	\$0.00

Sweep Activity	Description	Amount
	Total sweeps into Investment Account (FDIC)	\$1,027.31
	Total sweeps out of Investment Account (FDIC)	\$4,710.24

Sweep activity reflects purchases and sales of funds made to cover activity in your Sweep Checking Account. They are shown here as a confirmation of activity. These transactions are not needed to balance your checkbook.

Account Update

**Key Privilege
Account Statement**
February 1 - February 28, 2019

page 6 of 7



Information About Your Accounts

**Key Privilege
Account Statement**
February 1 - February 28, 2019

FDIC INSURED INVESTMENTS

FDIC insured investments may include:

FDIC Variable Rate Deposit, Cash Asset Plus, balances in the FDIC insured sweep options for Key Privilege Checking, Key Privilege Select Checking, Private Banking Sweep Checking and money in other checking accounts, savings accounts and Certificates of Deposit.

FDIC Insurance Information:

The products set forth in the paragraph above are all eligible for federal deposit insurance from the FDIC up to the maximum applicable limit in principal and accrued interest per depositor in each recognized legal capacity (such as individual or joint account).

PREAUTHORIZED CREDITS AND ELECTRONIC FUNDS TRANSFERS

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at the number on the first page of your statement to find out if the deposit has been made.

Questions or errors on electronic funds transfers. If you have questions on your electronic funds transfers or believe you find errors with them, please call us at the phone number indicated on the first page of this statement or write us at the address listed below*, as soon as you can. We must hear from you within sixty (60) days after we sent you the statement on which the problem or error FIRST appeared.

*KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

FDIC INSURED INVESTMENTS (continued) COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	-Transfer to Savings Account
XFER FROM SAV	-Transfer from Savings Account
XFER TO CKG	-Transfer to Checking Account
XFER FROM CKG	-Transfer from Checking Account
PMT TO CR CARD	-Payment to Credit Card
ADV CR CARD	-Advance from Credit Card

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.

10:07 PM
03/18/19

Gary L Fleming CLU
Transaction Detail by Account
February 6 - 28, 2019

Type	Date	Num	Name	Memo	Amount	Balance
PNC 4217						
Transfer	02/06/2019	TRANS		Funds Transfer	4,000.00	2,062.85
Deposit	02/06/2019	DEP	John Hancock USA		5.18	6,068.03
Deposit	02/14/2019	ATM		Deposit	500.00	6,568.03
Deposit	02/19/2019	TRANS		Deposit	1,000.00	7,568.03
Deposit	02/20/2019	ATM		Deposit	100.00	7,668.03
Deposit	02/21/2019	ATM		Deposit	450.00	8,128.03
Deposit	02/21/2019	DEP	John Hancock USA	Deposit	7.62	8,135.65
Deposit	02/22/2019	DEP	Brian Plyler	Deposit	4,333.33	12,468.98
Deposit	02/22/2019	INT		Deposit	0.01	12,468.99
					10,406.14	
Check	02/06/2019	ATM		Adjust transfer from Key Personal	(1,000.00)	11,468.99
Check	02/07/2019	PayPal	Celeste Robt		(689.15)	10,799.84
Check	02/07/2019	PayPal	Celeste Robt		(2,058.30)	8,741.54
Check	02/11/2019	ACH	Netflix		(11.76)	8,729.78
Check	02/13/2019	Debit	Amazon Prime		(126.14)	8,603.64
Check	02/15/2019	PayPal	Celeste Robt		(514.80)	8,088.84
Check	02/19/2019	ACH	Amazon Music		(8.47)	8,080.37
Check	02/19/2019	ACH	Costco		(43.21)	8,037.16
Check	02/19/2019	ATM			(200.00)	7,837.16
Bill Pmt -Check	02/19/2019		Duquesne Light 604		(246.63)	7,590.53
Check	02/19/2019	DEBIT	Neimus Marcus		(408.10)	7,182.43
Bill Pmt -Check	02/19/2019		Erie Insurance Group Home	Q581008055	(449.00)	6,733.43
Check	02/19/2019	Debit	Neimus Marcus		(498.08)	6,237.35
Check	02/20/2019	ACH	Rite Aid		(100.00)	6,137.35
Check	02/21/2019	PayPal	Celeste Robt		(514.80)	5,622.55
Check	02/21/2019	PayPal	Celeste Robt		(1,235.10)	4,387.45
Check	02/22/2019	FEE	PNC Bank		(25.00)	4,362.45
Total PNC 4217					(8,106.54)	4,362.45
KeyBank Personal 7285						
Deposit	02/19/2019	DEP	Alliance Petrole	Deposit	15.81	872.89
Deposit	02/20/2019	DEP		Deposit	2,337.10	888.70
Deposit	02/20/2019	DEP	Lincoln National Life	Deposit	12.90	3,225.80
Deposit	02/28/2019	INT		Deposit	0.02	3,238.72
					2,365.83	
Check	02/07/2019	ACH	Costco Gas		(23.28)	3,215.44
Check	02/07/2019	ACH	Costco		(71.90)	3,143.54
Check	02/07/2019	ACH	Telecheck		(717.80)	2,425.74
Check	02/15/2019	ACH	Neimus Marcus		(31.80)	2,393.94
Check	02/20/2019	FEE	Key Bank		(38.50)	2,355.44
Check	02/20/2019	ATM			(300.00)	2,055.44
Transfer	02/20/2019			Funds Transfer	(1,000.00)	1,055.44
Check	02/21/2019	ATM			(500.00)	555.44
Check	02/26/2019	ACH	424 Walnut		(76.20)	479.24

10:07 PM
03/18/19

Gary L Fleming CLU
Transaction Detail by Account
February 6 - 28, 2019

Type	Date	Num	Name	Memo	Amount	Balance
Check	02/28/2019	ACH	MuniciPay LLC		(3.17)	476.07
Bill Pmt -Check	02/28/2019		Sewickley Water & Sewage		(119.74)	356.33
Total KeyBank Personal 7285					(2,882.39)	356.33

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: February 6-28, 2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

Check Date 2/8/19	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding		114	114	2/7/19		
FICA-Employee		63	63			
FICA-Employer		82	82			
Unemployment		6	6			
Income						
Other:						
Total Federal Taxes	-0-	285	285			-0-
State and Local						
Withholding		57	57	2/7/19		
Sales						
Excise						
Unemployment		27	27			
Real Property						
Personal Property						
Other:						
Total State and Local	-0-	84	84			-0-
Total Taxes	-0-	369	369			-0-

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

FORM MOR-4
(9/99)

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: February 6-28, 2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

Check Date <u>2/22/19</u>	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding		137	137	2/21/19		
FICA-Employee		97	97			
FICA-Employer		97	97			
Unemployment		8	8			
Income						
Other:						
Total Federal Taxes	-0-	339	339			-0-
State and Local						
Withholding		66	66	2/21/19		
Sales						
Excise						
Unemployment		31	31			
Real Property						
Personal Property						
Other:						
Total State and Local		97	97			
Total Taxes	-0-	436	436			-0-

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable	1305					1305
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees	2000					2000
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts	3305					3305

Explain how and when the Debtor intends to pay any past-due postpetition debts.

from new sales commissions

*"Insider" is defined in 11 U.S.C. Section 101(31).

CD 2-8-19

Payroll Summary Report

GARY L FLEMING CLU & ASSOC
Company (84401)

Check Date: 02/08/2019
Pay Period: 01/20/2019 to 02/02/2019
Process: 2019020801

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1

Payroll Totals

Payroll Checks	Check Type	Count	Net Check	Dir Dep Amount	Net Amount
	Reg	1		822.74	822.74
	Totals	1		822.74	822.74 → 822.74

No Third Party Checks

Total Net Payroll Liability 822.74 822.74 → 822.74

Tax Liabilities

FITW and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Federal Income Tax	25-1374014		Semi-Weekly	1,077.50	1,077.50	114.30	
Medicare	25-1374014		Semi-Weekly	1,077.50	1,077.50	15.62	
Medicare - Employer	25-1374014		Semi-Weekly	1,077.50	1,077.50		15.62
OASDI	25-1374014		Semi-Weekly	1,077.50	1,077.50	66.80	
OASDI - Employer	25-1374014		Semi-Weekly	1,077.50	1,077.50		66.80
Totals						196.72	82.42 → 279.14

FUTA and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Fed Unemployment	25-1374014		Quarterly	1,077.50	1,077.50		6.47
Totals							6.47 → 6.47

PA-D071 and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Allegheny North Tax Coll	262739		Quarterly	1,077.50	1,077.50	5.39	
Totals						5.39	→ 5.39

PA-OSB2 and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Glen Osborne B.(Allegh	01555-0034854		Quarterly	1,077.50	1,077.50	2.00	
Totals						2.00	→ 2.00

PASUI and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Pennsylvania SUI	8133652	0.023905	Quarterly	1,077.50	1,077.50		25.76
PA SUI - EE	25-1374014		Quarterly	1,077.50	1,077.50	0.65	
Totals						0.65	25.76 → 26.41

WV and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
West Virginia SITW	2260-9302		Monthly	1,077.50	1,077.50	50.00	
Totals						50.00	→ 50.00

No Tax Adjustments

Total Tax Liability 254.76 114.65 → 369.41 (A)

Total Payroll Liability 1,192.15 → 1,192.15

No Third Party Sick Pay

Billing

Invoices	Invoice Number	Date	Gross	Discount	Tax	Adjustment	Amount
	1250498	02/06/2019	57.75				57.75
Totals			57.75				57.75 → 57.75

Transfers

Payments made

Transfers	Type	Check Date	Source Account	Amount
	Billing	02/07/2019	CLIENT1	57.75
	DirDep	02/06/2019	CLIENT1	822.74
	Tax	02/07/2019	CLIENT1	369.41 (A)

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Payroll Checks	Check Type	Count	Net Check	Dir Dep Amount	Net Amount
	Reg	1		966.33	966.33
	Totals	1		966.33	966.33 →

Total Net Payroll Liability	966.33	966.33 →	966.33
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<u>FITW and Related Taxes</u>	<u>Tax Id</u>	<u>Rate</u>	<u>Frequency</u>	<u>Wages</u>	<u>Cap Wages</u>	<u>EE Amount</u>	<u>ER Amount</u>
Federal Income Tax	25-1374014		Semi-Weekly	1,267.50	1,267.50	137.10	
Medicare	25-1374014		Semi-Weekly	1,267.50	1,267.50	18.38	
Medicare - Employer	25-1374014		Semi-Weekly	1,267.50	1,267.50		18.38
OASDI	25-1374014		Semi-Weekly	1,267.50	1,267.50	78.59	
OASDI - Employer	25-1374014		Semi-Weekly	1,267.50	1,267.50		78.58
Totals						234.07	96.96 →
331.03							
<u>FUTA and Related Taxes</u>	<u>Tax Id</u>	<u>Rate</u>	<u>Frequency</u>	<u>Wages</u>	<u>Cap Wages</u>	<u>EE Amount</u>	<u>ER Amount</u>
Fed Unemployment	25-1374014		Quarterly	1,267.50	1,267.50		7.61
Totals							7.61 →
7.61							
<u>PA-D071 and Related Taxes</u>	<u>Tax Id</u>	<u>Rate</u>	<u>Frequency</u>	<u>Wages</u>	<u>Cap Wages</u>	<u>EE Amount</u>	<u>ER Amount</u>
Allegheny North Tax Coll	262739		Quarterly	1,267.50	1,267.50	6.34	
Totals						6.34	→
6.34							
<u>PA-OSB2 and Related Taxes</u>	<u>Tax Id</u>	<u>Rate</u>	<u>Frequency</u>	<u>Wages</u>	<u>Cap Wages</u>	<u>EE Amount</u>	<u>ER Amount</u>
Glen Osborne B.(Allegh	01555-0034854		Quarterly	1,267.50	1,267.50	2.00	
Totals						2.00	→
2.00							
<u>PASUI and Related Taxes</u>	<u>Tax Id</u>	<u>Rate</u>	<u>Frequency</u>	<u>Wages</u>	<u>Cap Wages</u>	<u>EE Amount</u>	<u>ER Amount</u>
Pennsylvania SUI	8133652	0.023905	Quarterly	1,267.50	1,267.50		30.30
PA SUI - EE	25-1374014		Quarterly	1,267.50	1,267.50	0.76	
Totals						0.76	30.30 →
31.06							
<u>WV and Related Taxes</u>	<u>Tax Id</u>	<u>Rate</u>	<u>Frequency</u>	<u>Wages</u>	<u>Cap Wages</u>	<u>EE Amount</u>	<u>ER Amount</u>
West Virginia SITW	2260-9302		Monthly	1,267.50	1,267.50	58.00	
Totals						58.00	→
58.00							

Total Tax Liability	301.17	134.87 →	436.04 (B)
Total Payroll Liability		1,402.37 →	1,402.37

Invoices	Invoice Number	Date	Gross	Discount	Tax	Adjustment	Amount
	1254002	02/20/2019	57.75				57.75
Totals			57.75				57.75 → 57.75

Transfers	Type	Check Date	Source Account	Amount
	Billing	02/21/2019	CLIENT1	57.75
	DirDep	02/20/2019	CLIENT1	966.33
	Tax	02/21/2019	CLIENT1	436.04

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: February 6-28, 2019

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	2000
+ Amounts billed during the period	500
- Amounts collected during the period	-
Total Accounts Receivable at the end of the reporting period	2500

Accounts Receivable Aging	Amount
0 - 30 days old	500
31 - 60 days old	500
61 - 90 days old	500
91+ days old	1000
Total Accounts Receivable	2500
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	2500

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	X	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	

2. As a licensed insurance agent, commissions are paid to personal accounts by the various insurance companies. These funds are electronically transferred.